



ACH Payments User Guide

This Reference Guide is provided for informational purposes only and is intended to assist users in navigating BankUnited TreasurySuite. TreasurySuite features, functionality, processing requirements, cut-off times, approval workflows, payment statuses, and available ACH services are subject to change without notice. ACH services and transactions are governed by the applicable BankUnited agreements, disclosures, and NACHA Operating Rules, which control in the event of any inconsistency with this guide.

Learn more about ACH Payments in BankUnited TreasurySuite.

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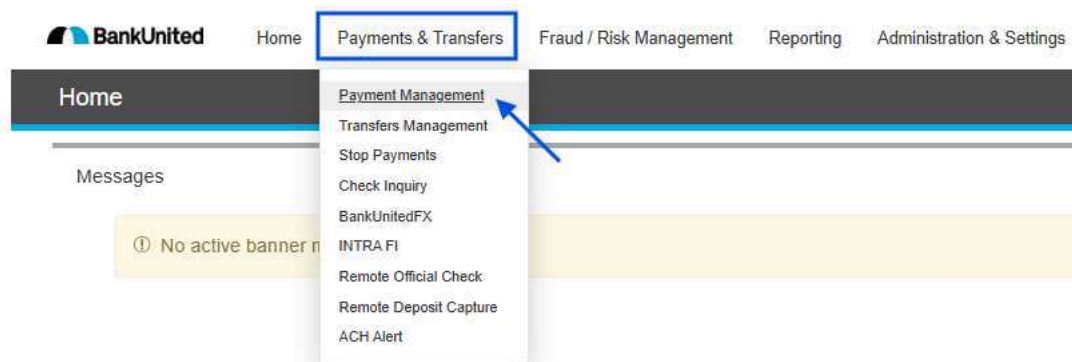
OVERVIEW

ACH / NACHA Payments

ACH payments are US domestic batch payments cleared through the Automated Clearing House (ACH) network. This network allows for consumer, business, and government payments through participating financial institutions.

To create a payment:

1. Select Payment Management from the Payments & Transfers menu.



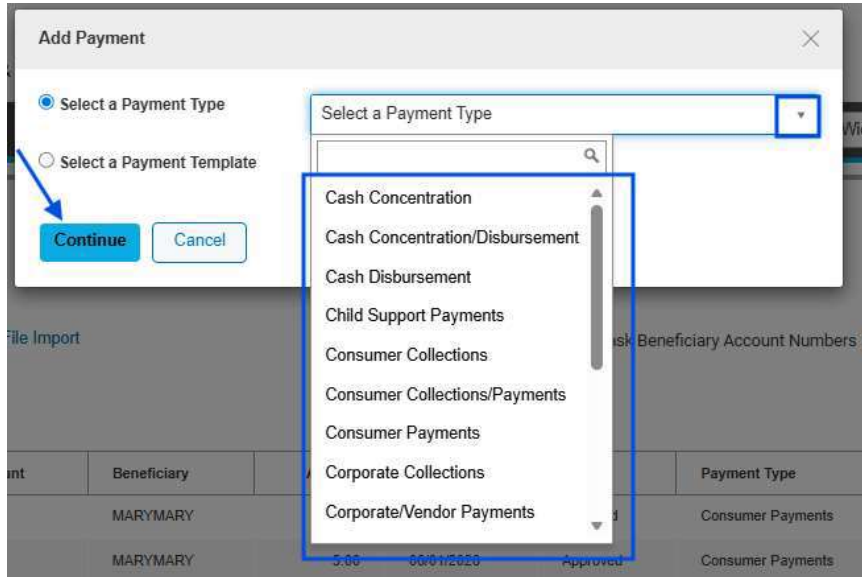
2. Click Add a New Payment.



3. Use the Payment Type drop-down to select the appropriate payment type or use the Select a Payment Template drop-down to select an existing template.

Note: Payment Types will be available for any ACH Company and corresponding Payment Type the user has access to.

4. Click Continue.



5. Select the Originator ID under Originator Information.

The ACH Company, Company ID / Name, and Offset Account fields are automatically populated with any relevant data.

Notes:

- If a template is selected, some fields may already be completed.
- The available balance of the settlement account will appear for display only.

The 'New Consumer Collections/Payments' form is shown. The 'Originator ID' field is highlighted with a blue box and a blue arrow. The 'Value Date' is set to 05/05/2026. The 'Batch Description' is 'CONS CP'. The 'Company Discretionary Data' field is empty. The 'Descriptive Date' field is empty. The 'Internal Comments' field is empty. The 'Make this a Same Day Payment' checkbox is unchecked. The 'Payment must be approved by' field is empty.

6. In the Value Date field, the earliest possible value date will automatically be selected. If needed, enter a different value date, or select one using the calendar icon 📅.

The application will display a cutoff time by which the payment has to be approved. This will appear below the Value Date field. For example, "Payment must be approved by 00:00 PM EDT."

Notes:



* Value Date

05/05/2026 📅

Payment must be approved by
05/04/2026 00:00 EDT

- If the payment is modified, this cutoff time may change. Be sure the payment is approved before the cutoff time.
 - Cutoff time display is listed in Military Time.
7. (optional) If the user company is entitled to Same Day ACH Service and the payment can be made today, the Make this a Same Day Payment checkbox appears. Select the box if required.

Note: If the payment is made after the cutoff time for the day, the payment will be made on the next available business day.



* Value Date

05/04/2026 📅

☒ Make this a Same Day Payment

Payment must be approved by
05/04/2026 13:00 EDT

ⓘ This will be processed as a Same Day ACH payment, additional charges may apply.

8. Batch Description identifies the contents of the batch and is usually automatically populated according to the user bank's specifications. Unless the field is protected, the value can be changed.

Batch Description	Company Discretionary Data	Descriptive Date	Internal Comments		
Stored with the transaction, but not forwarded with the payment					

Beneficiary Information

* Name	* Bank Code	* Account Number	* Account Type	* Debit/Credit	* Amount
			--Select--	--Select--	

ID	Discretionary Data	☐ Create Prenote ☐ Hold

Addenda Code	Addenda	Internal Comment
Characters Remaining: 80		Stored with the transaction, but not forwarded with the payment

> Beneficiary Exclusion Dates

[Add Another Beneficiary](#)
[Clear Beneficiary Info](#)

0.00 USD to 0 Beneficiary on 4 May 2026

☐ Save this payment as a template for future use ⓘ

[Submit](#)
[Save for Later](#)
[Cancel](#)

(optional) Company Discretionary Data is company data in NACHA format. It is usually not required unless requested by the processor of NACHA payments. Company discretionary data is located in the batch header of the ACH file.

The Company Discretionary Data field will be populated by information taken from the Client ACH Company Information entered by an administrator. The field can be edited as necessary.

- (optional) Company Discretionary Data is company data in NACHA format. It is usually not required unless requested by the processor of NACHA payments. Company discretionary data is located in the batch header of the ACH file.

The Company Discretionary Data field will be populated by information taken from the Client ACH Company Information entered by an administrator. The field can be edited as necessary.

- (optional) Descriptive Date is the date displayed to the receiver for descriptive purposes. For same day payments, this field may be protected.
- (optional) **Internal Comments is used to add any comments that are stored with the transaction, but not forwarded with the payment.**
- In the Name field under the Beneficiary Information section, select a payee by clicking the lookup icon  and then selecting a payee from the list OR enter the beneficiary name. If an entry from the Contact Center is selected, some of the remaining fields will be automatically populated.
- Complete the Beneficiary Information section as needed.
- In the Amount field, enter the transaction amount.
- (optional) Check the Create Prenote box to create and send a prenote.

16. (optional) Check the Hold box to place a hold on the transaction.
17. If necessary, enter the addenda data and **an internal comment which will be stored with the transaction, but not forwarded with the payment.**
18. To exclude this beneficiary from the batch before or after certain dates, see Excluding a Beneficiary from a Batch.
19. To add another beneficiary to the batch, click Add Another Beneficiary.
20. To save this payment as a template, check the Save this payment as a template for future use checkbox. Then enter a Template Code (a descriptive name for the template) and Template Description. If the template needs to be visible only to users who are explicitly entitled to it, check the Restrict checkbox. The template will need to be approved before it can be used.
21. Click Submit to submit the payment for approval or Save for Later to save a draft of the payment.

Note: A payment must be approved before it is released to the bank in the next processing window.

EXCLUDING A BENEFICIARY FROM A BATCH

Exclude a beneficiary from a batch payment by selecting one or more exclusion dates. To exclude a beneficiary:

1. Click Beneficiary Exclusion Dates.

The screenshot shows a payment form with three main input areas: 'Addenda Code' (a dropdown menu), 'Addenda' (a text field with a character count of 80), and 'Internal Comment' (a text field with a note that it is stored with the transaction but not forwarded with the payment). Below these fields is a button labeled '> Beneficiary Exclusion Dates' which is highlighted with a red rectangle. At the bottom of the form are two buttons: 'Add Another Beneficiary' and 'Clear Beneficiary Info'.

2. Do one or both of the following:
 - Check the Don't include this Beneficiary before checkbox and use the calendar icon  to select a date before which this beneficiary should not be paid.
 - Check the Don't include this Beneficiary after checkbox and use the calendar icon  to select a date after which this beneficiary should not be paid.

* Name * Bank Code * Account Numbe

ID

Addenda Code

Discreti

Addenda

Beneficiary Exclusion Dates

☒ Don't include this Beneficiary before 05/04/2026

☒ Don't include this Beneficiary after 05/20/2026

[Add Another Beneficiary](#) [Clear Beneficiary Info](#)

ADDING ANOTHER BENEFICIARY

Add another beneficiary to a batch payment by clicking the Add Another Beneficiary link at the bottom of the screen.

Note: To clear beneficiary information and start again, click Clear Beneficiary Info.

> Beneficiary Exclusion Dates

[Add Another Beneficiary](#) [Clear Beneficiary Info](#)

After clicking the Add Another Beneficiary link, another window will appear where information for the next beneficiary can be entered.

When a payment has more than one beneficiary, the beneficiaries are displayed in the Beneficiary Information grid toward the bottom of the screen.

> Beneficiary Exclusion Dates

[Add Another Beneficiary](#) [Clear Beneficiary Info](#)

Filter

[Edit Hold](#) [Edit Amounts](#) [Filters](#)

☐ All	Actions	Name	ID	Bank Code	Account Number	Account Type	Amount	Debit/Credit	CCY	Prenote	Hold	Status	Addenda
☐	View	TEST1		011102133	x1111	Checking	1.00	Credit	USD	No	No		
☐	View	TEST2		011402105	x2222	Checking	1.00	Credit	USD	No	No		

Viewing 1-2 of 2 records

Display per page < Page of 1 >

[Delete](#)

The grid features the following options:

- Add Another Beneficiary: Click this to add a new beneficiary and then proceed as described above.
- Delete: Check the boxes for the beneficiaries to be removed, and then click Delete. To remove all beneficiaries, click the All checkbox.
- Edit Hold: offers ability to Edit, Hold All, or Unhold All.
- Edit Amounts: offers ability to Edit, Clear All Amounts, or Adjust Amounts.
- When all beneficiaries have been added, click on Submit or Save for Later.

APPROVE / UNAPPROVE

Many items require approval when they are entered or modified. Items that need approval will usually have a status of Entered or Modified (shown in the Status column of the list). To approve an item, click or select Approve in the Actions column. Approve multiple items at one time by checking the appropriate checkboxes and clicking the Approve button.

Mask Beneficiary Account Numbers ☐ ☐ ☐ ☐

Filter: Select fields All Payments

☐ All	Actions	From Account	Beneficiary	Amount	Value Date	Status	Payment Type	Reject Reason
☐	View	☐	ACH CASH DISB RECUR DA	1.60		Approved	Cash Disbursement	
☐	View	☐	MULTI	2.00		Entered	Consumer Collections/Payments	
☐	View	☐	MULTI	2.00		Approver Rejected	Consumer Collections/Payments	

Viewing 1-3 of 129 records Display 3 per page Page 1 of 43

In addition, if the Unapprove option is available, unapprove any items that were approved in error.

If a user attempts to approve or unapprove an item or items, a confirmation screen may appear stating some of the selected items are not eligible, typically indicating there is another user necessary to approve or unapproved an item.

Click Yes to continue; otherwise click No.

Confirm approve

Not all items are eligible for approval. Are you sure you want to approve these items?

PAYMENT STATUSES

Below is a list of payment statuses.

Status	Definition
Entered	Entered without errors, ready for approval workflow. Can be modified or deleted.
Incomplete	Saved in an incomplete status. Can be modified or deleted.
Needs Repair	Needs repair usually due to an error in a file import validation.
Incomplete Approval	Currently in the approval workflow. Not available for modification or deletion.
Approved	An approved payment is ready for extraction to the back office. An approved payment cannot be modified or approved.
Approver Rejected	Rejected by approver. Can be modified or deleted.
Deleted	Not available for workflow or modification.
Import In Process	Payments currently being imported are set to this temporary status and cannot be modified, deleted, or approved.
Export In Process	Payments currently being extracted are set to this temporary status and cannot be modified, deleted, or approved.
Released	Released to the back office. Not available for deletion or modification.
Rejected	Rejected by the back office. Not available for workflow, deletion, or modification.